



Travel Insurance

Policy Wording

Qdos | **Business insurance.** *It's our thing.*

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Cover summary

The following table is only a summary of the main cover limits. You should read the rest of the policy for full terms and conditions.

	Section	Annual-Multi Trip
	Trip duration	31 or 60 days as shown on your schedule
	Age Limit 74	74
	Dependant Children Age limit	Under 23
Section 1	Cancellation	£5,000
Section 2	Curtailement	£5,000
Section 3	Emergency Medical Expenses	£10 Million
	Emergency Dental Treatment	£350
	Funeral Expenses Abroad	£1,000
	UK Expenses	£1,000
Section 4	Additional Hospital Benefit	£25/24hrs £300max
	Mugging	£100/24hrs £1,000max
Section 5	Personal Accident	£20,000
	Death Benefit	£20,000
Section 6	Baggage & Personal Belongings	Included
	Overall Limit	£1,500
	Single Item Limit	£250
	Total Valuables Limit	£500
	Delayed baggage (after 24hrs)	£150 max
Section 7	Cash & Documents	Included
	Overall Limit	£500
	Cash Limit	£300
Section 8	Loss of Passport/Driving Licence	£250
Section 9	Travel Delay	£20/12hrs £100max
	Trip Abandonment (after 24hrs)	£5,000
	Pet Cover	£20/24hrs £100max
Section 10	Missed Departure	£1,000
Section 11	Personal Liability	£2 Million
Section 12	Legal Expenses	£15,000
Section 13	Hijack	£1,000 £100/24hrs
Section 14	Business Travel/Work Abroad	Included
	Replacement Personnel	£1,000
	Samples and Documents	£500
	Conference fees	£1,500
Section 15	Winter Sports Cover	Optional
	Winter Sports Equipment	£500
	Winter Sports Hire	£300
	Winter Sports Pack	£300
	Piste Closure	£300
Section 16	Sports and Activities Level 1	Included
	Sports and Activities Level 2	Optional
Section 17	Travel Disruption Protection	
	Extended Cancellation or Curtailement Charges	up top £5,000
	Extended Delayed Departure Cover (12 hours or more) (or up to £5,00 unused costs)	up top £50
	Extended Missed Departure	up top £1,000
	Accommodation Cover	up top £5,000
	Policy Excess per incident	£60

Travel Insurance Policy

Important contact details

Contact Centre

Telephone 01162 690 999

Email freelancer@qdoscontractor.com

Claims and Emergency

Medical Service

Telephone +44 (0)330 660 0785

Email [assistance@](mailto:assistance@millstreamunderwriting.com)

millstreamunderwriting.com

Medical Screening Service

Telephone +44 (0)330 660 0563

Email [healthcheck@](mailto:healthcheck@millstreamunderwriting.com)

millstreamunderwriting.com

Other useful contact

Development Office

(Foreign, Commonwealth & FCDO)

Telephone +44 (0)20 7008 5000

www.gov.uk/fcdo

Global Health Insurance Card (GHIC)

Telephone +44 (0)300 330 1350

www.ghic.org.uk

Department of Health –

Advice for Travellers

Telephone +44 (0)20 7210 4850

www.dh.gov.uk/travellers

Medicare Australia

Telephone +61-132-011

www.medicareaustralia.gov.au

Important Information

Thank **you** for taking out Qdos Travel Insurance with **us**. This policy wording, **your** schedule and any endorsements form a contract between **you** (the insured named on the schedule) and **us**, (Millstream Underwriting Limited) on behalf of Arch Insurance (UK) Limited and explains the definitions, conditions, exclusions and limits of cover **we** provide.

This contract is only valid when **you** have a valid schedule and have paid the appropriate premium. It is very important that **you** carefully read the terms, conditions and exclusions of this insurance to ensure that **you** are properly covered for **your** planned trip.

Please check the details on **your** schedule and notify **us** by email freelancer@qdoscontractor.com or telephone 01162 690 999 if they are incorrect.

Who is covered

Your schedule shows the persons who are insured under the policy and any special terms and conditions that may apply.

Cover is only available to persons resident in the **United Kingdom** and is only valid for round trips starting and returning to the **United Kingdom**. **You** must have a permanent residential address in the **United Kingdom** and unrestricted right of entry to the **United Kingdom**. **You** cannot purchase or renew **your** policy once **you** have reached 75 years.

What is covered

You are covered for:

1. Business trips with maximum planned duration as shown on **your** schedule.
2. holidays and leisure trips subject to the cover as shown on **your** schedule.
3. trips with a maximum planned duration of 31 or 60 days as shown on **your** schedule.

Note: trips with a scheduled duration of more than the specified trip duration will NOT be covered under this policy and you should arrange separate insurance for the whole duration of these trips.

4. trips within the Geographic Region as shown on your schedule. You must observe travel advice provided by the Foreign, Commonwealth and Development Office (FCDO).

No cover is provided under any section of this policy in respect of travel to a destination which the FCDO has advised all or all but essential travel. Travel advice can be obtained from the Foreign, Commonwealth and Development Office; Tel +44(0)20 7008 5000 www.gov.uk/fcdo

If you decide you need to travel despite the Foreign, Commonwealth and Development Office (FCDO) advising against all but essential travel, we will need evidence of why you believe your travel should be considered essential prior to your trip commencing so we can confirm whether or not we can provide cover.

Examples of what we could consider to be essential travel are if:

- An **immediate relative** is in intensive care in hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
- An **immediate relative** has died and you need to attend the funeral;
- **Your** property abroad has been seriously damaged and **you** need to arrange and/or oversee professional repairs;

- **You** have an urgent work matter that cannot reasonably be canceled, postponed or delayed;
 - **You** have a full-time but short-term placement at a recognised educational establishment where attendance must be in person.
5. trips within the **United Kingdom** if it is pre-booked in paid accommodation and for 2 nights or more. (This does not include medical expenses cover).
 6. **Winter Sports** activities up to 17 days duration in total during the insurance year if **you** have paid the appropriate premium and it is shown on **your** insurance schedule (limited to 69 years and under).
 7. participating in sports and activities under Level 1 as detailed in Section 16.
 8. participating in sports and activities under Level 2 as detailed in Section 16 if shown on the Summary of Cover or on **your** schedule. **You** are Not covered for **hazardous activities**, other than as specified in Section 16, unless we agree to include and **you** have paid the appropriate premium required.
 9. reasonable activities **you** partake in on an unplanned and incidental basis provided that **you** are:
 - supervised by a qualified instructor / licensed operator, or
 - hold the appropriate qualification or licence, or
 - have subscribed to an accredited organisation for the activity
 - and that you act in a reasonable way and use all recommended equipment and protective clothing that is necessary.

Limits of cover and excesses

The limits of cover under each section are shown on the Summary of Cover and apply to each insured person. This policy has an excess as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections. The excess is applicable per person, per policy section, per insured incident. A maximum of two excesses will be applied per incident per section.

When cover starts and ends

Cancellation cover starts from the time of booking a trip providing it is within the period of cover as shown on **your** schedule and ends when **you** leave **your home** to commence the trip.

All other sections of cover start from when **you** leave **your home** to commence the trip. Cover applies for the duration of the booked trip (or earlier return to the **United Kingdom**) including the period of travel directly to the departure point and back **home** directly afterwards, not exceeding 24 hours in each case.

If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy for a refund of **your** premium. If during this 14 day period **you** have travelled, made a claim, or intend to make a claim then **we** are entitled to recover all costs for those services that **you** have used. If the notice of cancellation is received outside the 14 day cooling-off period no premium will be refunded, however discretion may be exercised in exceptional circumstances. Please contact Customer Services should **you** need to discuss this.

Working abroad

You are covered for work abroad during **your** trip. **You** are Not covered under the Personal Liability section when **you** are working.

Renewal of your insurance

We will give **you** at least 21 days written notice before the renewal date.

At renewal **you** must make sure that **your** cover continues to meet **your** travel needs. In particular this applies to any sports and hazardous activities that **you** are planning to participate in. Please note that any change to **your** pre existing medical conditions may invalidate your cover. Please refer to the Health Declaration section on page 4 for details.

Disclosure of facts

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** offer **you**.

You must, to the best of **your** knowledge, have given accurate answers to the questions **we** have asked when buying this policy. If **you** have not answered the questions truthfully it could result in **your** policy being invalid and that could leave **you** with no right to make a claim.

If **you** think that any of **your** answers might be incorrect, or if **you** need any help, please contact us as soon as possible and **we** will be able to confirm if **we** are still able to offer you cover under this policy.

Pregnancy

As is consistent with the treatment of all pre-existing medical conditions under the policy, the policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The policy does, however, cover **you** should complications arise **your** pregnancy due to accidental bodily injury or unexpected illness which occurs while on **your** trip.

Medical Exclusion and Declaration IMPORTANT

The **Policy** will not cover **You** if any of the following apply to **You**, **Your** spouse or **Partner** or dependent **Child/Children** if at the Effective Date/inception/renewal of this insurance or time of booking a trip, whichever is later;

1. **You**, **Your** spouse or **partner** or **dependent child/children** are aware of any reason the trip could be cancelled or **Curtailed**.
2. **You**, **Your** spouse or **partner** or **dependent child/children** are travelling against the advice of a **Medical Practitioner**.
3. **You**, **Your** spouse or **partner** or **dependent child/children** have been diagnosed with having a terminal prognosis of 12 months or less
4. **You**, **Your** spouse or **partner** or **dependent child/children** are:

- a. are on a waiting list for **In-Patient treatment** or to see a consultant or specialist and/or
 - b. have received **in-patient treatment** in the last 6 months prior to the Effective Date of this insurance or time of booking a trip, whichever is later
5. **You, Your spouse or partner or dependent child/children** suffer from any heart, respiratory, or **malignant condition** that **you** are still receiving treatment for other than regular aftercare or medical reviews of once a year or less. However this Policy will cover **You, Your spouse or Partner or dependent Child/Children** if they suffer from hypertension (high blood pressure), asthma or Type 2 diabetes that is well controlled and where medication has been unchanged in the last 12 months prior to the Effective Date of this insurance or time of booking a trip, whichever is later
6. **You, Your spouse or Partner or dependent Child/Children** are travelling with the intention of receiving medical treatment abroad.

PLEASE BE AWARE:

Should **you** choose to take out this insurance knowing the answer to any of the questions above are a YES please know **you** do so at **your** own risk as **you** may not be able to claim under this policy in the event of a claim arising as a result of the condition related to the above.

We will only consider claims for expenses lost as at the time **your medical practitioner** advised **you** to not travel and none further incurred after this date.

We are within our rights to request medical information from **your medical practitioner** when validating claims or cover.

Change in Health

We understand that during the policy period the state of health of **You, Your spouse or partner or dependent child/children** can change, if this has changed please note **you** will still be covered providing none of the following apply after booking your trip or travelling on your trip, whichever is later:

1. **You, Your spouse or partner or dependent child/children** are aware of any reason the trip could be cancelled or **Curtailed**.
2. **You, Your spouse or partner or dependent child/children** have been diagnosed with a terminal prognosis of 12 months or less.
3. **You, Your spouse or partner or dependent child/children** are travelling with the intention of receiving medical treatment abroad.
4. **You, Your spouse or partner or dependent child/children** are travelling against the advice of a **Medical Practitioner**.

TRAVEL DIRECTORY:

If **we** can't offer **you** the travel insurance you want because **you**:

1. Fall outside of the Medical Exclusion and Declaration or
2. **You** are in breach of the Change of Health section during the period of insurance.

You may be able to get help by accessing The Money and Pensions Service (MaPS) travel directory.

MaPS have compiled a directory of travel insurance for customers with serious medical conditions. This list is available here: <https://traveldirectory.moneyadvice.service.org.uk/en> or by telephone on 0800 138 7777 (Mon – Fri, 9am – 6pm).

PLEASE BE AWARE:

Should **you** choose to continue with **your** travel plans knowing you are in breach of the above, **you** do so at **your** own risk, if a claim arises as a result of a condition relating the above while travelling it will not be covered.

We advise **you** to seek a travel insurance policy elsewhere to cover **you** for this trip.

If **you** are unsure of what to do please telephone our customers service help desk and we can explain the above 0330 660 0597.

We are within our rights to request medical information from **your medical practitioner** when validating claims or cover.

Medical Conditions of a Third Party

In respect of a travelling companion, an **immediate relative, close business associate** or person who **you** plan to stay with during **your** trip, who is not a named on **your** schedule, but on whose health the trip depends, this policy will not cover any claims under Section 1: Cancellation or Section 2: Curtailment, that result directly or indirectly from any pre-existing medical condition **you** knew about at the time of taking out this insurance or when booking a trip, and that affects:

- a travelling companion who is not insured under this policy;
- an **immediate relative** who is not travelling and is not insured under this policy;
- a **close business associate**; or
- a person **you** plan to stay with on **your** trip.

Subject to the terms and conditions, such claims may only be covered if their **medical practitioner** is prepared to state that at the date **you** bought this policy or of booking a trip, they would have seen no substantial likelihood of their patient's condition deteriorating to such a degree that **you** would need to cancel **your** trip. If the **medical practitioner** will not confirm this, your claim is not covered. In the event of a claim the **medical practitioner** must complete the medical certificate on the claim form.

This is not a private health insurance policy.

Definitions

Whenever the following words appear in **bold** in this policy they will always have these meanings:

Appointed adviser

The solicitor or appropriately qualified person, firm or company, including us, who is chosen to act for **you** in **your** claim for compensation.

Child/Children

Children, step Children and legally adopted Children of the Insured and their spouse or **Partner**, and the Children for whom the Insured or their **Partner** are the parent or legal guardian.

To be covered by this Policy, the Children must;

1. Not be married;
2. Depend on the Insured or their spouse or **Partner** and;
3. Be under 23.

Close Business Associate

Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Couple

The lead insured and **partner** named on the schedule.

Curtail/Curtailment

Return early to **home** before the scheduled return date.

Cyber Risk

Any unauthorised, malicious or illegal act (or the threat of such an act), involving access to or the processing, use or operation of any **computer system**.

Epidemic

A contagious disease recognised by the World Health Organization (WHO) or an official government authority in **Your Home** country or **Your** journey destination.

Europe

European Mainland, Republic of Ireland, The Azores, Madeira, The Channel Islands, The Canary Islands, The Isle of Man, Morocco, Tunisia, Israel, Mediterranean Islands, Turkey and territories formally known as USSR, west of the Ural Mountains.

European Mainland

Albania, Andorra, Austria, Belgium, Bosnia, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Lapland, Liechtenstein, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland.

Expert Witness

A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.

Family

You and **your partner** (or co-habiting partner) and **your** financially dependant **children**, all normally resident with you and named on the schedule.

Hazardous Activities

Participating in any sport or activity which could pose an increased risk or danger to **you**, and may require **you** to take additional precautions to avoid injury or claim (a list of included sports activities covered by this insurance are shown in Section 16).

Hijack

The unlawful seizure or wrongful exercise of control of an aircraft or conveyance in which **you** are travelling as a passenger.

Home

Your residential address in the United Kingdom.

Immediate Relative

Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step- parent, step-child, step-brother, step-sister, Foster Child, Uncle, Aunt, Nephew, Niece, Cousin, Partner (including common law and civil partnerships) or Fiancé(e) resident in the **United Kingdom**.

Inpatient Treatment

Any care received in a hospital or any other medical facility that required at least one overnight stay.

Insured Vehicle

The vehicle owned by a licence company or agency which **you** have agreed to hire from them according to the terms of **your** rental agreement. The vehicle must:

- be no more than 10 years old
- have no more than 10 seats
- not be driven off the Public Highway
- not be a motor home, campervan, commercial vehicle, minibus with 10 seats or more, motorcycle or moped
- have a retail purchase price of less than £70,000

Insurer

Millstream Underwriting Limited on behalf of Arch Insurance (UK) Limited

Legal action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgement or legally binding decision.

Legal costs

Fees, costs and expenses (including Value Added Tax) which **we** agree to pay for **you** in connection with legal action. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Loss of limb

Physical, permanent and total loss of use at or above the wrist or ankle.

Loss of sight

The complete, irrecoverable and irremediable loss of all sight in one or both eyes.

Medical Practitioner

A registered practising member of the medical profession who is not travelling with **you**, who is not related to **you** or to any person with whom **you** are travelling or intending to stay with.

Money

Cash, travel tickets and passports held by **you** for social domestic and/or pleasure purposes.

Pandemic

An epidemic that is recognised as being a pandemic by the World Health Organization (WHO) or an official government authority in **Your Home** country or **Your** journey destination.

Partner

Will mean spouse or civil partner, registered pursuant to the Civil Partnership Act of the Insured or someone of either sex with whom the Insured has been living with for at least three months as though they were their spouse or civil partner.

Permanent total disablement

Disablement as a result of which there is no business or occupation, which **you** are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.

Personal accident

Accidental bodily injury caused solely and directly by outward violent and visible means.

Personal baggage

Your suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during your trip. (Not including any specialised items, medical or otherwise, unless specified on your schedule).

Policy

Shall mean the contract of insurance

Pre-existing medical condition

(definition applicable to the above)
Ongoing medical or dental condition, or related complication **you** have, the symptoms of which **you** are aware of, or that is currently being or has been investigated by a **medical practitioner**, dentist or a chiropractor; or a medical or dental condition for which advice, treatment or medication has been prescribed by one of the people listed in this definition, within 180 days before **you** purchased **your** policy. This applies to **you**, **your** travelling companion, an **immediate relative** or someone upon whom **your** trip depends.

Public Transport

Any fare paying passenger on the following regular scheduled forms of transport: train, coach, bus, aircraft and sea vessel.

Redundancy

Any person being declared redundant, who is under 65 years and under the normal retiring

age for someone holding that person's position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant.

Rental Period

The dates you have arranged to hire the insured vehicle as confirmed on **your** rental agreement.

Annual Multi-trip policies

- **You** will only be covered if **you** are 21 years or over at the start date of **your** policy;
- rentals within the **UK** must be for at least 2 days and be as part of a trip where there is 2 or more night's pre-booked accommodation;
- a rental which is booked to last longer than the maximum trip duration shown on **your** insurance schedule is Not covered.

Other policies

- **You** will only be covered if **you** are 21 years or over at the issue date of **your** policy;
- rentals within the UK must be for at least 2 days and be more than 25 miles from **your** home;
- a rental which is booked outside the period of cover as shown on **your** insurance schedule is Not covered.

Scuba Diving

Conventional **scuba diving** only. **We** do not cover solo diving, cave diving, any dive which takes **you** below **your** current qualification limit, any dive for gain or reward, or any dive below 30 metres under any circumstances (50 metres if additional premium is paid). **You** are limited to your current qualification limit, unless accompanied by a qualified instructor, taking part in a recognised course requirement of **your** chosen Diving association. **You** must hold a current P.A.D.I. (Professional Association of Diving Instructors), B.S.A.C. (British Sub Aqua Club) SAA (Sub Aqua Association), C.M.A.S. (Confederation Mondiale Des Activities Subaquatiques), or equivalent internationally recognised qualification and follow their relevant Association, Club or Confederation rules and guidelines at all times, or **you** must

only dive under the constant supervision of a properly licensed Diving Instructor and follow their rules and instructions at all times.

Single Parent Family

You and your financially dependent children under 23 years old and in full time education, at the inception date of your policy, all normally resident with you and named in the schedule.

The Caribbean

Antigua and Barbuda, Anguilla, Aruba, The Bahamas, Barbados, British Virgin Islands, Cayman Islands, Cuba, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Montserrat, Navassa Island, Netherland Antilles, Puerto Rico, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, Virgin Islands.

Unattended

When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property.

United Kingdom/UK

England, Scotland, Wales and Northern Ireland.

Unrecoverable

Incapable of being recovered, regained, or remedied.

Valuables

Watches, smart watches, furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, computers and or accessories (including laptops, games & gaming consoles), PDA's and tablet devices (including iPad's and eBooks) video cameras, audio visual equipment, televisions, mobile phones and satellite navigation devices.

We / us / our

Millstream Underwriting Limited on behalf of Arch Insurance (UK) Limited.

Winter Sports Equipment

Skis, bindings, ski boots, ski poles, snowboards and specialised clothing.

Winter Sports

Conventional skiing / snowboarding only.

We do not cover any competition, free-style

skiing, ski jumping, ski-flying, ski acrobatics / aeriels, ski stunting, parapenting, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters. Off-piste skiing is covered when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guide lines.

Work abroad

For the purposes of this policy clerical business activities, non-manual or light general work not involving the use of mechanical or industrial machinery and/or at a height exceeding 2 metres.

Worldwide (excluding USA, Canada & The Caribbean)

Worldwide excluding United States of America, Canada and **The Caribbean.**

Worldwide (including USA, Canada & The Caribbean)

Worldwide

You / your

Each insured person as shown on your schedule.

Covered

You are covered up to the limit as shown on the Summary of Cover for loss of travel and accommodation expenses, which were cancelled before **You** were due to leave **Your Home** for which **You** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to begin **Your** trip as arranged) due to any cause listed below occurring during the period of insurance:

1. injury, serious illness, death of:
 - a) **You**;
 - b) any person with whom **You** are intending to travel
 - c) any person with whom **You** are intending to stay;
 - d) an Immediate Relative;
 - e) a Close Business Associate of **Yours**.

*NOTE: Under a, b & d above only, this will include testing positive within 14 days of **Your** scheduled departure with an **Epidemic** or **Pandemic** disease, such as Coronavirus (COVID-19).*

2. **You** being called for jury service, attending court as a witness (but not as an **Expert Witness**), or **Redundancy** (for **You** or for any person with whom **You** plan to travel);
3. **Your Home** or place of business becoming uninhabitable, within 14 days of travel, or the police asking to see **You** after theft from **Your Home** which occurred within 14 days of travel;
4. **Your** posting overseas or emergency duty if **You** are a member of the medical or nursing professions, armed forces, police, fire or ambulance services and compulsory Quarantine.
5. Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO), the World Health Organisation (WHO) or similar body issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **You** were booked to travel,

providing the directive came into force after **You** purchased this insurance or booked the trip (whichever is the later).

There is no cover if the directive is as a result of an **Epidemic** or **Pandemic** disease, such as Coronavirus (COVID-19);

6. If **You**, or any person with whom **You** are intending to travel are quarantined before **Your** trip by order or other requirement of a government or public authority as a direct result of a positive COVID-19 test carried out on **You** or any person with whom **You** are intending to travel. This does not include any **Quarantine** that applies generally or broadly to some or all of a population or geographical area, or that applies based on where **You** are traveling to, from or through.

Not covered

1. the policy excess shown on the Summary of Cover (£20 in respect of loss of deposit only claims) of any incident. This applies to each **insured person** making a claim;
2. medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
3. additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time you knew it was necessary to cancel your trip, if a valid claim exists;
4. any costs recoverable from another source;
5. anything caused directly or indirectly by prohibitive regulations by the Government of any country;
6. If the Medical Declaration has not been complied with.
7. any costs incurred on behalf of other party members who are not specified on the insurance schedule;
8. anything mentioned in the General Exclusions.

Section 2 | Curtailment

This section includes the services of the 24 hour Emergency Medical Assistance Service who must be contacted immediately in the event of a serious injury, illness or hospitalisation, or where repatriation has to be considered.

The 24 hour Emergency Medical Assistance Service telephone number is: **+44 (0) 330 660 0785**

Covered

You are covered up to the limit as shown on the Summary of Cover for the value of the portion of **Your** travel and accommodation expenses, calculated from the date of **Your** early return **Home** or the date of **Your** hospitalisation as an inpatient, which have not been used and which were paid before **Your** departure from **Your Home**. **You** are also covered for reasonable additional travelling expenses (Economy Class) incurred by **You** for returning to **Your Home** earlier than planned due to a cause listed below.

1. accidental injury, serious illness, death of:
 - a) **You**;
 - b) any person with whom **You** are intending to travel
 - c) any person with whom **You** are intending to stay;
 - d) an **Immediate Relative**;
 - e) a **Close Business Associate** of **Yours**.

NOTE: Under a, b & d above only, this will include testing positive with an Epidemic or Pandemic disease, such as Coronavirus (COVID-19).

2. **Your Home** or place of business becoming uninhabitable, within 14 days of travel, or the police asking to see **You** after theft from **Your Home** which occurred within 14 days of travel;
3. Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO), the World Health Organisation (WHO) or similar body recommending evacuation from the country or specific area in which **You** are travelling, providing the directive came into force after **You** purchased this insurance and after **You**

have left the **United Kingdom** to commence the trip (whichever is the later). There is no cover if the directive is as a result of an **Epidemic** or **Pandemic** disease, such as Coronavirus (COVID-19);

Conditions

1. **You** must contact the Emergency Medical Assistance Service for assistance/advice if **you** need to cut short your trip for an insured reason.
2. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible you must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, you will not be reimbursed for costs incurred for your early return.
3. If **you** require the Emergency Medical Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover.
4. If **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover.
5. This policy does not provide compensation for loss of holiday/enjoyment.

Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. claims that are not confirmed as medically necessary by the Emergency Medical Assistance Service, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;
3. additional travelling expenses incurred which are not authorised by the Emergency Medical Assistance Service;
4. unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance Service;
5. If the Medical Declaration has not been complied with.
6. anything mentioned in the General Exclusions.

Section 3 | **Emergency Medical Expenses (not private health insurance)**

NOTE: This is not a private health insurance policy. We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and we reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate. In the event of medical treatment becoming necessary for which reimbursement will be sought, we or our representatives will require unrestricted access to all your medical records and information.

If **you** are admitted to hospital as an in-patient overseas, the Emergency Medical Assistance Service must be notified immediately. They will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

You must maintain contact with the Emergency Medical Assistance Service until **your** return to the **United Kingdom** or until **you** no longer require treatment or assistance.

If **you** receive out patient treatment (no hospital admission) and the costs are likely to exceed £1,000 you must refer to the Emergency Medical Assistance Service for authorisation.

OUT-PATIENT LESS THAN £1,000 in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey, Portugal, Malta and Bulgaria

If **you** need out-patient medical treatment and the costs are likely to be less than £1000 please provide a copy of **your** schedule to the medical practitioner and your treatment will be paid by Global Excel Management Europe in line with the policy wording. In such cases, the medical practitioner will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The **medical practitioner** will then send the medical bill and supporting documentation to Global Excel Management Europe eu.provider.cc@globalexceleurope.com

OUT-PATIENT LESS THAN £1,000 in all other countries no listed above

Contact the Claims Service for a claim form by email on claims@millstreamunderwriting.com or by phone on +44 (0) 330 660 0785. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and the nature of the medical claim). All original receipts for medical consultations / treatment, medication etc should be retained and submitted to support **your** claim.

24 hour Emergency Medical Assistance Service telephone number: **+44 (0)330 660 0785**

Covered

You are covered up to the limit shown on the Summary of Cover for costs incurred;

- A. Outside the **United Kingdom** for:
1. Emergency medical and surgical treatment and hospital charges (including necessary physiotherapy, authorised by the Emergency Medical Assistance Service);
 2. Emergency dental treatment to relieve pain only, limited to the amount shown on the Summary of Cover.
 3. Reasonable and necessary additional accommodation (room only) and travelling expenses home (up to the standard to that of your pre-booked travel)
 4. Reasonable and necessary travel expenses incurred by an immediate relative or close friend travelling to and from their usual place of residence to provide you with compassionate or physical support following the written recommendation of the attending **medical practitioner** or the Emergency Medical Assistance Service, limited to the amount shown in the Summary of Cover.
 5. Reasonable and necessary accommodation and subsistence expenses incurred by an immediate relative or close friend whilst providing compassionate or physical support as described in point 4 above, limited to the amount shown in the Summary of Cover.
 6. In the event of death, reasonable cost for the conveyance of the body or ashes to the **United Kingdom** (the cost of burial or cremation is not included), or local funeral expenses abroad limited to £5,000.

7. Emergency medical expenses as a result of pregnancy complications, limited to amount shown on the Summary of Cover.
8. Emergency medical and surgical treatment and hospital charges if you contract COVID-19.
9. Reasonable additional accommodation expenses of up to £150 per night, for a maximum of 21 nights following your compulsory quarantine, as recommended by a **medical practitioner** following your diagnosis of COVID-19 or if a **medical practitioner** suspects you of having COVID-19.

Please note that in respect of 8. & 9., if a sudden COVID-19 outbreak occurs in a country or localised area that **you** are visiting, **you** must consult the FCDO's updated country-specific advice and any repatriation (where required) will be in accordance with the local Government guidelines of the country or region you are in at the time of falling ill.

*NOTE: A UK Global Health Insurance Card (GHIC) gives **you** the right to access state-provided healthcare during a temporary stay in the European Union (EU). This may entitle **you** to free or reduced cost healthcare in the EU. **You** can use a GHIC to get "necessary healthcare" from state services when **you** are visiting an EU country. Necessary healthcare means healthcare, which becomes medically necessary during **your** stay, and you cannot reasonably wait until **you** are back in the UK to get it. To obtain a card call 0300 330 1350, or apply online at www.ghic.org.uk/Internet/startApplication.do.*

B. Within the **United Kingdom**.

1. Reasonable and necessary expenses incurred in respect of **your** travel home (up to the standard to that of **your** pre-booked travel), or additional accommodation (room only) for **you** and one relative or friend should **you** suffer accidental bodily injury, illness or death whilst on a trip within the **United Kingdom** limited to the amount stated on the Summary of Cover.

It is further noted and agreed that Section 15 – Winter Sports Extension, E. Winter Sports Pack shall be amended to read as follows:

You are covered up to £300 for the value of the unused portion of Your ski school, resort pass, lift pass and winter sports equipment hire costs limited to £150 per week, if:

You have an accident or **You** are ill (including being diagnosed by a Medical Practitioner or testing positive with an **Epidemic** or **Pandemic** disease such as Coronavirus (COVID-19);

Your lift pass is lost or stolen.

Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement;
3. any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised by the Emergency Medical Assistance Service;
4. any expenses incurred for illness, injury or treatment required as a consequence of:
 - a) Surgery or medical treatment which in the opinion of the attending **medical practitioner** and the Emergency Medical Assistance Service can be reasonably delayed until **your** return to the **United Kingdom**;
 - b) Medication and or treatment which at the time of departure is known to be required or to be continued during **your** trip.
5. If the Medical Declaration has not been complied with.
6. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, treatment or surgery which are not directly related to the injury, which necessitated your admittance to hospital;
7. claims that are not confirmed as medically necessary by the attending **medical practitioner** or the Emergency Medical Assistance Service;
8. any additional hospital costs arising from single or private room accommodation unless medically necessary;

9. treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre;
10. any costs incurred within the **United Kingdom**.
11. further costs **you** incur if **we** wish to bring you home early but you refuse (where in the opinion of the treating **medical practitioner** and the Emergency Assistance Service **you** are fit to travel);
12. anything mentioned in the General Exclusions.

Section 4 | **Additional Hospital Benefit**

This section does not apply to trips within the **United Kingdom**.

This benefit is payable only if the hospital admission has been covered under the terms of the Emergency Medical Expenses section. The benefit payment is intended to contribute towards miscellaneous expenses that may be incurred whilst **you** are an in-patient (e.g. taxi fares and telephone calls). This policy does not provide compensation for loss of holiday/ enjoyment.

Covered

You are covered up to the limit as shown on the Summary of Cover for:

1. the amount shown for each complete 24 hours **you** spend in hospital, as a result of **you** being admitted as an in-patient to a registered hospital. This is in addition to any medical expenses incurred under Emergency Medical Expenses section.
2. bodily injury as a result of mugging. **You** must obtain a police report of the mugging incident which necessitated **your** admission into hospital.

Conditions

1. In the event of a claim **you** must provide documentation confirming the date and time of admission and discharge.

Not covered

1. anything mentioned in the General Exclusions.

Section 5 | **Personal Accident**

Covered

You are covered up to the limit as shown on the Summary of Cover in respect of **loss of limb, loss of sight, permanent total disablement** or for accidental death (which will be paid to **your** legal representative), if **you** have a personal accident during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent accidental death or disability.

*NOTE: If **you** are aged under 16 years at the time of the accident the accidental death benefit will be limited to funeral and other reasonable costs up to £1000 and the **permanent total disablement** benefit will not apply.*

We will only pay the benefit for **permanent total disablement** if **your medical practitioner** or specialist confirms that **you** cannot do any paid work for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by our doctor or specialist should **we** consider it necessary to validate the claim.

Not covered

1. any claims for death, loss or disablement caused directly or indirectly by:
 - a) Disease or any physical defect or illness;
 - b) An injury which existed prior to the beginning of the trip;
2. anything mentioned in the General Exclusions.

Section 6 | **Baggage and Personal Belongings**

Covered

A) Personal Baggage

You are covered up to the limit as shown on the Summary of Cover for the value or repair to any of **your personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation) limited to:

- a) the single item limit as shown on the Summary of Cover for any one item, pair or set of items;

- b) the **valuables** limit as shown on the Summary of Cover for all **valuables** in total.

B) Delayed Baggage

You are covered up to the limit as shown on the Summary of Cover for the cost of buying replacement necessities if **your personal baggage** is delayed in reaching **you** on **your** outward journey for at least 24 hours and **you** have a written report from the carrier (e.g. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

Conditions

1. Any amount **we** pay **you** under B) Delayed Baggage will be deducted from the final claim settlement if **your** baggage is permanently lost.
2. **You** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier, within 24 hours of the discovery in the event of loss, burglary or theft of the baggage. Failure to do so may result in your claim being declined.
3. In the event of a claim for damaged items, proof of the damage must be supplied.
4. In the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.
5. If the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.
6. If **your personal baggage** or **valuables** are left in **your** locked and secure hotel room, apartment or holiday residence or **your** vehicle, the loss must be as a result of unauthorised entry.

Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim; of any incident.
2. if **you** do not exercise reasonable care for the safety and supervision of **your** personal baggage.
3. any item, pair or set of items with a value of over £50, if an original receipt, valuation

report or other acceptable proof of ownership and value cannot be supplied to support **your** claim.

4. in the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
5. if **your personal baggage** is lost, damaged or delayed in transit and **you** do not:
 - a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's report (or Property Irregularity Report in the case of an airline); or
 - b) follow up in writing within 7 days to obtain a written carrier's report (or Property Irregularity Report in the case of an airline) if **you** are unable to obtain one immediately.
6. loss, destruction, damage or theft of the following property:
 - a) contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses.
 - b) antiques, precious stones that are not set in jewellery, glass or china, pictures, musical instruments.
 - c) Electrical equipment and any hand held computer equipment not defined under the **valuables** definition.
 - d) pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs).
 - e) tools of trade.
 - f) perishable items such as food.
 - g) **valuables** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless they are with **you** or locked in a safe or safety deposit box;
 - h) **valuables** left as checked-in baggage;
7. loss, destruction, damage or theft:
 - a) due to confiscation or detention by customs or other officials or authorities.
 - b) due to wear and tear, denting or scratching, moth or vermin.
 - c) transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.

8. mechanical breakdown or derangement, for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried.
9. **personal baggage** stolen from:
 - a) an **unattended** vehicle unless it was in the locked glove compartment or rear boot or luggage area of the vehicle and is covered so as not to be visible from the outside of the vehicle and there is evidence of forcible and violent entry.
 - b) an **unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am.
10. any shortage due to error, omission or depreciation in value;
11. any property more specifically insured or recoverable under any other source;
12. stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, sports gear or activity equipment.
13. **winter sports equipment** or **scuba diving equipment** unless **you** have paid the appropriate premium.
14. sports or activity equipment whilst in use;
15. anything mentioned in the general exclusions.

Section 7 | Cash & Documents

Covered

You are covered up to the limit as shown on the Summary of Cover for accidental loss or theft of **your** own money whilst being carried on **your** person or left in a locked safety deposit box. Cash is limited to the amount shown on the Summary of Cover unless **you** are under 16 years, in which case the maximum payable is £50.

Condition

In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of

the cash and also evidence of how **you** coped financially immediately after the loss (e.g. currency exchange/ withdrawal slips, bank/ credit card statements).

Not covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. if **you** do not exercise reasonable care in protecting **your money** against loss, theft or damage;
3. if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **money**;
4. any shortages due to error, omission or depreciation in value;
5. anything mentioned in the General Exclusions.

Section 8 | Loss of Passport/ Driving Licence

This section does not apply to trips within the **United Kingdom**.

Covered

1. **You** are covered up to the limit as shown on the Summary of Cover for reasonable additional travel or accommodation expenses **you** have to pay whilst abroad, over and above any payment which **you** would normally have made during the trip if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport/driving licence.
2. any additional fees payable specifically for **you** to obtain the replacement passport/ visa or driving licence itself over and above that payable in the **United Kingdom**;
3. The equivalent (pro rata) value of the remaining period of **your** original passport/ visa or driving licence at the time of loss;
4. The replacement costs of any temporary passport, as well as Visa or Temporary Work permits which were issued in **your** original passport.

Condition

You must provide receipts for all costs incurred.

Not covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each insured person involved in the incident causing the claim;
2. any costs that **you** would have incurred had **you** not lost **your** passport or driving licence;
3. if **you** do not exercise reasonable care for the safety or supervision of **your** passport/driving licence;
4. if **you** do not obtain a written police report within 24 hours of the loss;
5. loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
6. anything mentioned in the General Exclusions.

Section 9 | Travel Delay

This section does not apply to trips within the **United Kingdom**.

Covered

You are covered if **your** initial outward or final return flights, sea crossing, coach or train departure to or from the **United Kingdom** are delayed for more than 12 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

- a) strike or industrial action (provided that when this policy was taken out, and or when the trip was booked there was no reasonable expectation that the trip would be affected by such cause);
 - b) adverse weather conditions;
 - c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel
1. the benefit shown on the Summary of Cover per person for each complete 12 hours **you** are delayed up to the maximum amount shown on the Summary of Cover;
 2. up to the Cancellation section limit of this policy (less the excess) if **you** abandon the trip having been delayed for the first full 24 hours;

3. up to £20 per full 24 hour delay on **your** return to the **United Kingdom** in respect of maintaining **your** dog or cat in pre-booked, registered kennels or cattery, up to a maximum of £100;

Conditions

1. In the event of a claim due to delayed public transport you must provide documentation from the transport company, confirming the period of and the reason for the delay.
2. This benefit is only payable in respect of either 1 and 3 or 2 as detailed above.

Not covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim and is only applicable if **you** abandon **your** trip;
2. if **you** have not checked-in in sufficient time for **your** outward or return journey;
3. any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country;
4. abandonment of a trip once you have departed from the **United Kingdom**
5. internal flights
6. anything mentioned in the General Exclusions

Section 10 | Missed Departure

This section does not apply to trips within the **United Kingdom**.

Covered

You are covered up to the limit as shown on the Summary of Cover. For reasonable additional accommodation (room only) and public transport travel expenses (Economy class) necessarily incurred in reaching your overseas destination or returning to the United Kingdom if you fail to arrive at the departure point in time to board any onward connecting public transport on which you are booked to travel, including connections within the United

Kingdom on the return journey to your home as a result of:

1. the failure of other public transport or
2. strike, industrial action or adverse weather conditions or
3. **you** being denied boarding (because there are too many passengers for the seats available) If the same expenses are also covered under Section 8 Travel Disruption **you** can only claim for these under one section for the same event.

Conditions

1. **You** must check in, according to the itinerary supplied to **you** unless **your** transport provider operator has requested **you** not to travel to the airport / port.
2. **You** must get (at **your** own expense) written confirmation from the public transport operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
3. **You** must comply with the terms of contract of the public transport operator and seek financial compensation, assistance or a refund of your ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delay of flights.

Not covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. if sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent
3. if **you** are not proceeding directly to the departure point;
4. any costs incurred by **you** which are recoverable from the public transport operator or for which **you** receive or

are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.

5. denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.
6. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later)
7. any costs claimed under another section of this policy
8. anything mentioned in the General Exclusions.

Section 11 | Personal Liability

*NOTE: If **you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party liability, as **you** are not covered under this insurance.*

Covered

You are covered up to the limit as shown on the Summary of Cover, for legal expenses and legal liability for damages incurred by **you** which are caused by an accident that happened during the trip, and leads to claims made against **you** as a result of:

1. accidental bodily injury to a person who is not a member of **your** family or household or employed by **you**;
2. loss of or damage to any property which does not belong to **you**, is not in the charge of, and is not in the control of **you** or any member of **your** family, household or employee;
3. loss of or damage to temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

*NOTE: **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.*

Not covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. fines imposed by a Court of Law or other relevant bodies;
3. anything caused directly or indirectly by:
 - a) liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
 - b) injury, loss or damage arising from:
 - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes), animals (other than horses) or firearms or any weapons;
 - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
 - iii) the carrying out of any trade or profession;
 - iv) racing of any kind;
 - v) any deliberate act;
 - c) liability covered under any other insurance.
4. anything mentioned in the General Exclusions.

Section 12 | Legal Expenses

Covered

You are covered if **you** die, are ill or injured during **your** trip and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

Nominate an **appointed adviser** to act for **you**. If you and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.

For each event giving rise to a claim pay up to the amount shown on **your** schedule for **legal costs** for legal action for **you** (but no more than

£25,000 in total for all persons insured on the policy).

Conditions

1. **you** must conduct your claim in the way requested by the appointed adviser;
2. **you** must keep us and the **appointed adviser** fully aware of all the facts and correspondence including any claim settlement offers made to **you**;
3. **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
4. **we** can withdraw cover after we have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of **legal action** could be more than settlement.

Not covered

1. Any claim:
 - a) reported to **us** more than 60 days after the event giving rise to the claim;
 - b) where **we** think a reasonable settlement is unlikely or where the cost of **legal action** could be more than the settlement;
 - c) involving **legal action** between members of the same household, an **immediate relative**, a travelling companion or one of **your** employees;
 - d) where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
 - e) against a travel agent, tour operator or carrier, **us**, the **insurer**, another person insured by this policy or **our** agent.
2. **Legal costs**:
 - a) for legal action that **we** have not agreed to;
 - b) if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
 - c) if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all legal costs will become **your** responsibility;

- d) that cannot be recovered by us, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
- e) awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
- f) for bringing **legal action** in more than one country for the same event;
- g) the funding of any appeal costs or actions to enforce a judgement or legally binding decision;
- h) anything mentioned in the General Exclusions.

Section 13 | *Hijack*

Covered

You are covered up to the limit as shown on the summary of cover, for each complete 24 hour period you are the victim of a **hijack**.

Not covered

1. if **you** or **your family** or **your business associates** have engaged in activities that could be expected to increase the risk of **hijack**;
2. anything mentioned in the General Exclusions.

Section 14 | *Business Travel /Work Abroad*

Covered

You are covered up for **work abroad** during **your trip**.

This policy also extends to:

1. reasonable additional travel and accommodation costs for a business partner, director or employee from the **United Kingdom** to replace **you** at a pre-arranged meeting in the event of **your** medical incapacity to carry out **your** duties abroad up to the limit shown on the Summary of Cover;

2. the cost of replacing lost, stolen, damaged or destroyed business equipment, samples or documentation, while being carried with you during **your** trip, up to the limit shown on the Summary of Cover;
3. The cancellation section of **your** policy is extended to cover **you** up to the limit as shown on the summary of cover for loss of fees for conferences outside the **United Kingdom**.

Not covered

1. the policy excess as shown on the Summary of Cover;
2. anything covered in Emergency Medical Expenses and Baggage and Personal Belongings Sections;
3. manual work involving the use of mechanical or industrial machinery and / or working at a height exceeding 2 metres.
4. anything listed in the General Exclusions;

Section 15 | *Winter Sports Cover*

This section is applicable if **you** have paid the appropriate premium to include (please refer to **your** insurance schedule and the Summary of Cover).

You are covered for **winter sports** trips up to a maximum of 17 days duration in total during the insurance year.

Covered

A - Winter Sports Medical

The medical section of this policy is extended to cover **you** whilst partaking in **winter sports**.

B - Winter Sports Liability

The personal liability section of this policy is extended to cover **you** whilst partaking in **winter sports**.

C - Winter Sports Equipment

You are covered up to £500 for the value or repair of **your** own **winter sports** equipment (after making proper allowance for wear and tear and depreciation) or **hired winter sports equipment**, if they are lost, stolen or damaged during **your** trip, limited to the single item limit for any one item. For **winter sports equipment** over 5 years old the maximum **we** will pay is £50.

Conditions

In the event of a claim **you** must provide the following documentation:

1. loss or theft: a report from police, resort management or tour operator; plus original receipt or proof of ownership and confirmation of second hand value from a specialist dealer.
2. damage: confirmation from a specialist dealer of the damage sustained and repair costs, or confirmation that damage is beyond economic repair, plus the second hand value prior to damage.

D - Winter Sports Hire

You are covered up to £300 for the reasonable cost of hiring **winter sports equipment** for the rest of **your** trip or until **your** own or hired **winter sports equipment** has been returned to **you**, if:

1. **your** equipment is lost, stolen or damaged; or
2. **your** equipment is delayed for more than 12 hours on **your** outward journey.

Conditions

In the event of a claim **you** must provide the following documentation:

1. loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges.
2. damage: confirmation from the hire company of damage sustained and additional charges incurred.
3. delay: confirmation from the airline or transport company that your equipment was delayed for over 12 hours on the outward journey plus a receipt showing original and additional hire charges.

E - Winter Sports Pack

You are covered up to £300 for the value of the unused portion of **your** ski school, resort pass, lift pass and winter sports **equipment** hire costs limited to £150 per week, if:

1. **you** have an accident or **you** are ill;
2. **your** lift pass is lost or stolen.

Conditions

In the event of a claim **you** must provide the following documentation:

1. accident or illness: medical report confirming the reason and length of time **you** were unable to undertake **your** planned activity plus the original lift pass and evidence of initial cost.
2. loss or theft: report from police or resort management plus evidence of initial cost and cost of replacement pass.

F - Piste Closure

You are covered up to £300 if during the period of **your** stay, on-piste skiing at the resort that **you** had pre-booked is not available due to lack of snow or excessive snow or avalanche conditions, we will pay:

1. up to £15 per day towards transport costs to reach another resort or;
2. compensation of £25 per full day if skiing is unavailable due to the total closure of all on-piste skiing activity.

Conditions

In the event of a claim **you** must provide documentation from the resort's management confirming how long the piste was closed at your resort and the reason.

Not covered

1. the policy excess as shown on Summary of Cover;
2. if **you** do not adhere to the International Ski Federation code or the resort regulations;
3. anything not covered in Baggage and Personal Belongings Section (applicable to Part C and D above);
4. anything Not covered in Emergency Medical Expenses Section (applicable to Part A and E);
5. anything not covered in Personal Liability Section;
6. competition, free style skiing ski jumping, ski flying, ski acrobatics/aerials, ski stunting, parapenting, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters. Off-piste skiing is Not covered outside the ski area boundaries of a recognised ski resort and where you do not follow ski patrol guidelines;
7. anything listed in the General Exclusions.

Section 16 | Sports & Activities

Covered

You are covered when participating in sports and activities listed under Level 1.

You are covered when participating in sports and activities listed under Level 2 if **you** have paid the appropriate additional premium (please refer to the Summary of Cover and **your** schedule).

Level 1	Level 2
Abseiling (max 100m) (a,c) Angling Archery (a,b)	Abseiling (over 100m) (a,c) Aerial Safari (a) American Football (c)
Badminton Black Water Rafting (Grades 1-3) (a) Bowling Bungee Jumping (max 2 jumps per trip) (a,c)	Ballooning (a) Black Water Rafting (Grades 4-5) (a,c) Bouldering Bungee Jumping (max 3 jumps per trip) (a,c)
Camel/Elephant riding/trekking (b) Canoeing (inland/coastal, no White Water)(a) Clay Pigeon Shooting (a,b) Climbing wall (max 100m) (a,c) Cycling	Canoeing White Water (Grade 1-3) (a)
Deep Sea Fishing (a)	Equestrian activities other than trekking and hacking
Fell Running/Walking (without ropes, picks or specialist equipment)	Football (including 5 a side)
Golf Gymnastics (a)	Go-Karting (a,b)
Hiking without ropes, picks or specialist equipment up to 1500m Horse Riding (Hacking only – incidental to trip, no jumping) (b) Hot-Air Ballooning (a,b)	Hiking without ropes, picks or specialist equipment up to 3000m (a) Hockey Horse Riding/Trekking (main purpose of trip) (b) Hunting on foot, animal or machine (a,b,c)
Ice Skating (in-door only) Jet Boating / Jet Skiing (inland/coastal waters, no White Water) (a,b)	Jet Boating / Jet Skiing White Water (Grades 1-2) (a,b)
Kayaking (inland/coastal waters, no White Water) (a)	Kayaking White Water (Grades 1-3) (a) Kite Surfing (c)
Martial Arts (non-contact) Mountain Biking (on road) (b,c) Motor Biking (up to 125cc, helmet to be worn and the rider must have the appropriate valid UK licence for the machine) (b,c)	Mountain Biking (off-road, day trip) (b,c) Motor Biking (excluding touring by motorbike or where a motorbike is the main mode of transport), helmet to be worn and the rider must have the appropriate valid UK licence for the machine. (b,c)
Netball	
Orienteering (a) Outdoor Endurance (a) Outward Bound (a)	

Level 1	Level 2
Paint balling (a,b) Parasailing (a) Parascending (over water only) (a)	Parachuting (1 Jump only) (a,c) Quad Biking (a,b,c) Passenger private small aircraft/helicopter (c,d)
Rambling Roller Skating/Blading (no stunting) Rowing/Sculling (inland/coastal waters, no White Water) Rifle range shooting (a,b)	Rugby (c)
Safari Tours (a) Sailing (coastal waters only) (a,b) Scuba Diving (30m) (a) Snorkeling Speed Boating (inland/coastal waters ONLY, no White Water) (a,b) Squash Surfing (incidental to trip) Swimming	Sailing outside coastal waters (Europe ONLY) (a,b) Scrambling Sea Canoeing (coastal waters only) Scuba Diving (50m) (a)
Table Tennis Ten Pin Bowling Tennis Trekking (without ropes, picks or specialist equipment up to 1500m)	Trekking (without ropes, picks or specialist equipment up to 3000m) (a)
Volleyball	
Water Skiing (no jumps) (a,b) White Water Rafting (grades 1-3) (a,c) Wind Surfing (incidental to trip) (b)	White Water Rafting (Grades 4-5) (a,c) War Games (a,b) Wind Surfing (main purpose of holiday) (b)
Yachting (coastal waters only) (a,b)	Yachting outside coastal waters (Europe ONLY) (a,b)

The following conditions and exclusions apply to individual sports and activities where highlighted in the sport and activities list above.

- (a) Provided **you** are supervised by a qualified instructor or have subscribed to an accredited organisation for the activity
- (b) Personal Liability cover is excluded
- (c) **Personal Accident** cover is excluded
- (d) Provided the aircraft/helicopter is properly regulated and licensed according to International Civil Aviation Laws.

Condition

You must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary.

Not covered

You are not covered for anything caused directly or indirectly by:

1. participating in professional or organised sports, racing, speed or endurance tests and dangerous pursuits
2. motorbike touring or where a motorbike is the main mode of transport.
3. **your** manual work or hazardous occupation of any kind.
4. professional or organised sports, racing, speed or endurance tests, dangerous pursuits.
5. mountaineering, ordinarily necessitating the use of picks, ropes or other specialist equipment, pot holing or caving.
6. taking part in dangerous expeditions or the crewing of a vessel outside coastal waters.

Section 17 | **Travel Disruption Extension**

This extension to the policy provides the following amendments to the insurance, specifically for trips that do not constitute a package (*as described in the special definition below*).

Special definition relating to this section (*which is shown in italics*)

Package

- means the pre-arranged combination of at least two of the following components, when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a) transport
- b) accommodation
- c) other tourist services in addition to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package

Extended Cancellation or Curtailment charges cover

What is covered

Sections 1 and 2 – Cancellation or Curtailment charges is extended to include the following cover.

We will pay you up to the limit as shown on the Summary of Cover for any irrecoverable unused travel and accommodation costs (including excursions up to £150) and other pre-paid charges which **you** have paid or are contracted to pay, together with any reasonable additional travel expenses (Economy class) incurred if:

- a) **you** were not able to travel and use **your** booked accommodation or
- b) the trip was curtailed before completion

As a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/ from which **you** are traveling issuing a directive:

1. prohibiting all travel or all but essential travel to or
2. recommending evacuation from the country or specific area or event to which **you** were traveling, providing the directive came into force after **you** purchased this insurance or booked the trip (whichever is the later), or in the case of **Curtailment** after **you** had left the **United Kingdom** to commence the trip.

Extended TRAVEL DELAY and ABANDONMENT cover

What is covered

Section 9 – Travel Delay is extended to include the following cover.

We will pay you one of the following amounts:

1. If the public transport on which **you** are booked to travel is cancelled or delayed, leading to **your** departure being delayed for more than 12 hours at the departure point of any connecting public transport in the **United Kingdom** or to **your** overseas destination or on the return journey to **your home** we will pay **you**
 - a) £50 for the first completed 12 hours delay (*which is meant to help you pay for telephone calls made and meals and refreshments purchased during the delay*) provided **you** eventually continue the trip.
2. **We will pay you:**
 - a) up to the limit as shown on the Summary of Cover for any irrecoverable unused accommodation and travel costs (including excursions up to £150) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use your booked accommodation as a result of:
 - i) the public transport on which **you** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 24 hours or
 - ii) **you** being denied boarding (because there are too many passengers for the seats available) and no other flight could be provided within 12 hours or

- b) Up to the limits as shown on the summary of cover for reasonable suitable additional accommodation (room only) and public transport expenses (Economy class) necessarily incurred in reaching **your** overseas destination and/or in returning to the **United Kingdom** as a result of:
 - i) the public transport on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off or
 - ii) **you** being denied boarding (because there are too many passengers for the seats available) and no other alternative flight could be provided within 12 hours

and **you** choose to make other travel arrangements on public transport for **your trip** because there was no other alternative transport offered by the public transport operator. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the public transport operator.

You can only claim under subsections 1. or 2. for the same event, not both.

If the same costs, charges or expenses are also covered under Section 9 – Travel Delay **you** can only claim for these under one section for the same event.

You must contact the Emergency Assistance Service for approval prior to making any alternative arrangements.

Extended Missed Departure cover

What is covered

Section 10 – Missed Departure cover is extended to include the following cover.

- a) **We** will pay **you** up to the limit as shown on the Summary of Cover for reasonable additional accommodation (room only) and

public transport travel expenses (Economy class) necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom** if **you** fail to arrive at the departure point in time to board any onward connecting public transport on which you are booked to travel, following completion of the initial international journey, including connections within the **United Kingdom** on the return journey to **your home** as a result of:

1. the failure of other public transport or
2. strike, industrial action or adverse weather conditions or
3. **you** being denied boarding (because there are too many passengers for the seats available) and no other alternative flight could be provided within 12 hours.

If the same expenses are also covered under Section 10 – Missed Departure **you** can only claim for these under one section for the same event.

Accommodation cover

What is covered

We will pay **you** up to the limit as shown on the Summary of Cover for either:

1. any irrecoverable unused accommodation costs (including excursions up to £150) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation or
2. reasonable additional accommodation (room only) and transport costs (Economy class) incurred:
 - a) up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the trip because **you** cannot use **your** booked accommodation or
 - b) with the prior authorisation of the Emergency Assistance Service to repatriate **you** to **your home** if it becomes necessary to curtail the trip

as a result of the insolvency of the providers of the accommodation, fire, flood, earthquake, volcano, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak

of food poisoning or an infectious disease affecting **you** accommodation.

You can only claim under one of subsections 1. or 2. of

What is covered for the same event, not both.

If the same costs and charges are also covered under Sections 1 and 2 – Cancellation or Curtailment charges **you** can only claim for these under one section for the same event.

Special conditions relating to claims

1. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the trip, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
2. **You** must get (at **your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
3. **You** must tell the Emergency Assistance Service as soon as possible of any circumstances making it necessary for **you** to return **home** and before any arrangements are made for **your** repatriation.
4. **You** must check in, according to the itinerary supplied to **you** unless **your** tour operator has requested **you** not to travel to the airport.
5. **You** must get (at **your** own expense) written confirmation from the public transport operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
6. **You** must comply with the terms of contract of the public transport operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of

denied boarding, cancellation or long delay of flights.

What is Not covered

1. The first £60 of each and every claim, per incident claimed for, under this section by each **insured person** (except claims under subsection 1. a) of What is covered under the Travel Delay cover above)
2. The cost of Airport Departure Duty/Tax (whether irrecoverable or not).
3. Travel tickets paid for using any airline mileage or other reward scheme, for example Air Miles.
4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday point's scheme.
5. Claims arising directly or indirectly from:
 - a) Strike, industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any trip.
 - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
 - c) Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.
6. Any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.
7. Any costs incurred by **you** which are recoverable from the public transport operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.

8. Any accommodation costs, charges and expenses where the public transport operator has offered alternative travel arrangements.
 9. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your** trip.
 10. Anything mentioned in **General Exclusions** applicable to all sections of the policy.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
 - Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A copy of the advice against all travel or all but essential travel issued by the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which you are travelling.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in times.
- Written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
- Written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.

General Conditions

1. All claims must be submitted within 60 days from the date of **your** return to the **United Kingdom**.
2. Original receipts and or proof of ownership and value must be supplied in the event of a claim.
3. **You** must take all reasonable steps to recover any lost or stolen article.
4. Damaged articles must be retained by **you** and if requested submitted to the Claims Handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
5. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
6. In the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at **our** expense.
7. **You** must not make any payment; admit liability, offer or promise to make any payment without written consent from **us**.
8. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
9. If at the time of making a claim there is any other insurance covering the same risk, **we** are entitled to contact that insurer for a contribution.
10. If a claim made by **you** or anyone acting on **your** behalf is fraudulent or fraudulently exaggerated or supported by a false statement or fraudulent means or fraudulent evidence is provided to support the claim, **we** may:
 - (1) not be liable to pay the claim,
 - (2) recover from **you** any sums paid by us to **you** in respect of the claim,
 - (3) by notice to **you** cancel the policy with effect from the date of the fraudulent act without any return of premium.

If **we** cancel the policy under (3) above:

- a) **We** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to our liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
 - b) We need not return any of the premiums paid. If this insurance contract provides cover for any person who is not party to the contract (“a covered person”) and a fraudulent claim is made under the contract by or on behalf of a covered person, **we** may exercise the rights set out in clause (1) above as if there were an individual insurance contract between us and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person.
11. In the event of a claim due to **You** testing positive for Coronavirus (COVID-19), **You** must provide at **Your** own expense a copy of the positive test result for Coronavirus (COVID-19) **You** received from an approved provider on the Department of Health and Social Care list of providers for “Test To Release” or who meets the Department of Health and Social Care minimum Covid -19 requirements and standards. The test must be an approved PCR or Lateral Flow test with a CE mark.

General Exclusions

You are Not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
2. **You** not following any advice or recommendation made by the Foreign, Commonwealth and Development Office (FCDO), World Health Organisation (WHO) or any government or other official authority. This includes where:
 - Certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
 - The FCDO has advised against:
 - all travel; or
 - all but essential travel (unless the purpose of your journey is necessary, urgent and cannot be postponed - evidence of this will be required if making a claim);
 - You have travelled against the advice of a local authority at any destination you are travelling from, through or to.
For further details on FCDO travel advice, www.gov.uk/fcdo
3. a set of circumstances which **you** knew about at the time the trip was booked unless **you** could not reasonably have expected such circumstances to result in a claim.
4. **you** being 75 at the start date of the policy.
5. any criminal act by **you**.
6. failure to comply with the laws applicable to the country in which **you** are travelling.
7. bankruptcy/liquidation of a tour operator, travel agent or transportation company other than as specifically cover under section 18.
8. any other costs that are caused by the event which led to a claim, unless specifically stated in the policy.
9. any payment, which **you** would normally have made during **your** travels, if no claim had arisen.
10. any trip that is undertaken for the purpose of
 - a) obtaining medical treatment (whatever the nature of this treatment).
 - b) against the advice of a medically qualified doctor.
 - c) after being given a terminal prognosis.
11. suicide, deliberate self-injury, being under the influence of drink or drugs (unless prescribed by a **medical practitioner**), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life).
12. any claim arising from sexually transmitted diseases.
13. any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused.
14. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated **your** admittance to hospital.
15. any epidemic or pandemic
16. loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
 - a) Ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel.
 - b) The radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it.
 - c) Pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
17. any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not),

discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity (although terrorist activity does not apply to claims made under Section 3 Emergency Medical Expenses and Section 5 Personal Accident, providing the disturbances were not taking place at the start of the insured trip), civil war, rebellion, revolution, insurrection, blockade, military or usurped power.

18. air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
19. planned **hazardous activities** unless **you** have paid the appropriate additional premium and **we** have issued **you** with an endorsement;
20. any off-piste skiing except when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.
21. **We** shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
22. **Your** Insurance Policy does not cover any claim in any way, caused by or resulting from:
 - a) Coronavirus disease (COVID-19);
 - b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
 - c) any mutation or variation of SARS-CoV-2;
 - d) any fear or threat of a), b) or c) above.

However, this exclusion does not apply to Section 1 – Cancellation, Section 2 – Curtailment, Section 3 – Emergency Medical Expenses, and Section 15 Winter Sports, where COVID-19 is expressly covered.

23. Claims resulting from **Your** failure to obtain a valid passport or any required visa, vaccine certificate or medical tests/ documentation in time for **Your** trip, providing these tests/documentation were a necessary requirement of the travel and/ or accommodation provider in order for you to travel.
24. Claims resulting from government or local authority restrictions or directives preventing **You** from travelling or prohibiting or restricting entry to **Your** intended destination(s) or **Your** return to **Your** normal **Country of Residence**.
25. **Cyber risks** of any kind.

Comments & Complaints Procedures

We aim to provide a first class level of service at all times. If, for any reason, **you** feel that **our** service is not of the standard **you** would expect, please tell **us**.

You should address any enquiries or complaints, in writing, to:-

Millstream Underwriting Limited, 52-56 London EC3A 2EB or email mail@millstreamunderwriting.com (quoting the Policy and Scheme Number shown on **your** insurance schedule)

(Please supply **us** with **your** name, address, policy number or claim number and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.) If **you** are not satisfied with our final response, **you** can refer the matter to the Financial Ombudsman Service. The Financial Ombudsman Service Exchange Tower, London E14 9SR

Please note that the Financial Ombudsman Service will not consider **your** complaint until **you** have received a final decision from Millstream Underwriting Limited.

Claims Procedures

All claims to be submitted within 60 days of the incident giving rise to the claim. First, check this wording to make sure **your** claim is valid:

Cancellation claims

The travel agent, tour operator, provider of transport or accommodation must be contacted immediately and **you** must obtain a cancellation invoice. The original tickets and booking forms / receipts will also be required to support **your** claim. Visit www.csal.co.uk/pdf-travel-claim-forms-mul/ to download a claim form when you return home. You will be advised of any other additional supporting documentation required (this will be dependent upon the reason for the cancellation). Contact the Claims Service by email on claims@millstreamunderwriting.com or by phone +44 (0)33 660 0785.

Curtailment claims

Call the 24 hour Emergency Medical Assistance Service on +44 (0)330 660 0785 if **you** are ill or injured. Their authorisation must be obtained before **you** cut short **your** trip. All original ticket stubs/booking forms/receipts should be retained and submitted to support **your** claim. Visit www.csal.co.uk/pdf-travel-claim-forms-mul/ to download a claim form **when** you return **home**. **You** will be advised of any other additional supporting documentation required (this will be dependent upon the reason for the curtailment). Contact the Claims Service by email on claims@millstreamunderwriting.com or by phone +44 (0)33 660 0785.

Medical claims in-patient treatment or out-patient treatment expected to be over £1,000

If serious injury is incurred in which **you** are admitted to hospital abroad or require significant out-patient treatment, call **our** 24 hour Emergency Medical Assistance Service on +44 (0)330 660 0785 as soon as possible. **You** will be given advice on what to do and the

assistance **you** require. All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

OUT-PATIENT LESS THAN £1,000 in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey and Portugal

If **you** need out-patient medical treatment and the costs are likely to be less than £1000 please provide a copy of **your** schedule to the **medical practitioner** and **your** treatment will be paid by Global Excel Management Europe in line with the policy wording. In such cases, the **medical practitioner** will ask **you** to fill in a simple form to confirm the treatment and may request you pay the policy excess. The **medical practitioner** will then send the medical bill and supporting documentation to Global Excel Management Europe eu.provider.cc@globalexceleurope.com



Contact for Global Excel Management Europe,
newcliniccase@chargecare.net

OUT-PATIENT LESS THAN £1,000 in all other countries no listed above

Visit www.csal.co.uk/pdf-travel-claim-forms-mul/ to download a claim form when **you** return **home**. **You** will be advised of any other additional supporting documentation required (this will be dependent upon the circumstances and the nature of the medical claim). All original receipts medical consultations/ treatment, medication etc should be retained and submitted to support **your** claim. Contact the Claims Service by email on claims@millstreamunderwriting.com or by phone +44 (0)33 660 0785.

Personal baggage claims

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. If the loss occurs during travel, **you** must obtain a property irregularity report from the carrier.

If personal baggage is delayed obtain a written report from the carrier (e.g. airline, shipping company etc.) is required detailing the length and cause of the delay. Retain all the receipts which relate to any emergency replacement items you have purchased. Visit www.csal.co.uk/pdf-travel-claim-forms-mul/ to download a claim form when **you** return **home**. Contact the Claims Service by email on claims@mstream.co.uk or by phone on +44 (0)33 660 0785

Money claims

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. **You** may be asked to provide proof of the withdrawal of the money from the bank. Please remember that the loss of money must occur whilst it is carried on **your** person or whilst it is left in a locked safety deposit box. Visit www.csal.co.uk/pdf-travel-claim-forms-mul/ to download a claim form when **you** return **home**. Contact the Claims Service by email on claims@mstream.co.uk or by phone on +44 (0)33 660 0785

Travel delay

Written confirmation must be obtained from the airline, shipping, coach or train company stating the period of the delay and the reason for the delay. Please remember that cover for travel delay is provided for specific reasons only:

- strike or industrial action (provided that when this policy was taken out and or the trip was booked, there was no reasonable expectation that the trip would be affected by such cause)
- adverse weather conditions
- the mechanical breakdown or technical fault of the aircraft, coach or sea vessel

Missed departure claims

Written confirmation must be obtained from the Transport Company, police or roadside assistance service confirming the location, reason and duration of the delay.

Visit www.csal.co.uk/pdf-travel-claim-forms-mul/ to download a claim form when **you** return **home**. Contact the Claims Service by email on claims@mstream.co.uk or by phone on +44 (0)33 660 0785

Personal liability and legal expenses

Obtain as much information as possible, including police reports, witness details and any photographs. **You** must NOT admit liability at any time. The Claims Service must be notified immediately by email on claims@mstream.co.uk or by phone on +44 (0) (0)330 660 0785.

Collision damage waiver excess

Visit www.csal.co.uk/pdf-travel-claim-forms-mul/ to download a claim form when **you** return **home**. **You** will be advised of any other additional supporting documentation required (this will be dependent upon the reason for the curtailment). Contact the Claims Service by email on claims@mstream.co.uk or by phone +44 (0)33 660 0785. Invoices original receipts and other documents confirming the amount **you** have paid in respect of the accident/damage or loss for which the Vehicle Rental company holds you responsible should be retained along with a copy of the rental contract and law enforcement / Police report (if applicable) and submitted to support **your** claim. A copy of the driving licence of the person involved in any accident (the driver) will also be required.

Your Personal Data Privacy Notice

In this notice “**we**”, “**us**” and “**our**” means Millstream Underwriting Limited. **We** are the data controller in respect of any personal data **we** collect, hold and use about **you**.

We collect **your** personal data directly from **you**, but we may also collect it from brokers and other intermediaries who provide information to us for the purpose of providing your policy of insurance.

We will mainly use **your** data for the purpose of providing and administering this policy of insurance and claims **you** make under it. If **you** decline to provide your data when requested, or **you** give **us** false or inaccurate data, we may be unable to process **your** enquiry, and this could give **us** the right to void coverage or could impact **your** ability to claim under **your** policy.

In some circumstances, **we** may need to collect and use particularly sensitive data, such as data about **your** health or ethnicity. Where this is required, **we** will usually seek **your** consent to use that data. **You** can withhold or withdraw **your** consent at any time by contacting **us**, but if **you** do, **we** may be unable to process **your** enquiry or claim or continue to provide coverage.

Any information **you** have provided will be dealt with by **us** in compliance with the provisions of the Data Protection Act 2018. For the purposes of providing this insurance and the handling of any claims or complaints, **we** may need to transfer certain information which **you** have provided to other parties.

We will exchange data about **you** with other parties in order to provide **our** services and administer this policy and any claims. This may include insurers, claims handlers and loss adjusters and providers of emergency medical services. In some cases, this may involve a transfer of data outside the UK and the European Economic Area (“EEA”) to countries that have less robust data protection laws.

Any such transfer will be made in accordance with data protection laws.

We will not use **your** data or pass it to any other party for marketing products or services to **you** unless **you** have given **your** consent.

Our full privacy notice explains how **we** use **your** data in more detail. **Our** privacy notice also explains the rights **you** have in respect of **your** data, including the right to request a copy of the personal data we hold about **you**. A copy of **our** full privacy notice is available on **our** website at <http://www.millstreamonline.com/pages/privacy> or can be provided on request by contacting **us** at: Managing Director, Millstream Underwriting Limited, 52-56 Leadenhall Street, London, EC3A 2EB, or by emailing **us** at admin@millstreamunderwriting.com

If **you** are not satisfied with the way **we** have managed **your** personal data, **you** may complain to the Information Commissioners Office (ICO) at www.ico.org.uk/concerns.

Details about our Regulator

This travel insurance is underwritten by Millstream Underwriting Limited on behalf of Arch Insurance (UK) Limited in the **United Kingdom**.

Qdos Broker & Underwriting Services Limited, (FCA Firm Ref: 460886), Millstream Underwriting Limited (FCA Firm Ref: 308584) Arch Insurance (UK) Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (FCA Firm Reference number: 229887) Registered in England and Wales. Registration No: 4977362. Registered office: 5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ.

Passenger Protection Limited (FCA Firm Ref 311958) are authorised and regulated by the Financial Conduct Authority (FCA).

Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from **us** on request. Their registration can be checked on the financial services register at www.fca.org.uk or **you** can contact them on 0800 111 6768

Millstream Underwriting Limited will act as agents for Arch Insurance (UK) Limited with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

Qdos Contractor is a trading style of Qdos Broker & Underwriting Services Ltd, a registered company in England and Wales with registered company number 06012716 and registered offices at The Grange, Grange Avenue, Rearsby, Leicester LE7 4FY.

Millstream Underwriting Limited, Registered in England No. 3896220, Registered Office: 52-56 Leadenhall Street, London, EC3A 2EB.

Governing Law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. **We** the **insurer** and **you** do not intend any term of this contract to be enforceable pursuant to the Contract (Rights Of Third Parties) Act 1999.

Financial Services Compensation Scheme

In the event that the **insurer**, Arch Insurance (UK) Limited is unable to pay a claim **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

Qdos

www.qdoscontractor.com

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